



Privacy Statement

General

At MAS, we take our privacy obligations very seriously. Our Members entrust us with highly sensitive information, and we protect this information as if it were our own.

This Privacy Statement sets out how we deal with your personal information. In particular, it describes how we collect your personal information; why we collect this information and how we use it; and under what circumstances we would disclose this information and for what purposes.

Occasionally, we need to follow a slightly different approach for certain products or services. If these approaches differ from the one outlined in this general Privacy Statement, we explain these differences in the documentation specific to these products or services (**Product Privacy Terms**).

If there is a conflict between this Privacy Statement and any Product Privacy Terms, this Privacy Statement will have priority over the Product Privacy Terms to the extent of the conflict but otherwise the Product Privacy Terms and this Privacy Statement will both apply together.

Who is collecting your information

This Privacy Statement applies to all personal information collected from you by any of the MAS Group of companies.

Medical Assurance Society Members Trust (the **Trust**) owns a number of companies offering different insurance and investment products, including the Medical Assurance Society New Zealand Limited (**MAS**).

MAS Group means the Trust, MAS, and all companies which are owned by them or over which the Trust and MAS are able to exercise control.

Any of the individual MAS Group companies may collect your personal information and may share it within the MAS Group.

If you have any questions about this Privacy Statement, please contact our Privacy Officers at privacyofficer@mas.co.nz.

What information is collected

We collect personal information about you, which includes:

1. our name; contact details; date of birth; gender; payment information; financial information; next of kin; who you live with;
2. information about previous insurance claims history, including whether you have had policies cancelled or claims declined;
3. in some cases, we collect details of your home, contents and car;
4. in some cases, we collect your health records (note that all health information is subject to the additional protections of the Health Information Privacy Code 2020);
5. transactional and tax information relevant to your enrolment in our retirement savings scheme;
6. information relating to a claim, which can include further health information, other documentation including photos, video and audio recordings;
7. recordings of your communications with MAS (such as calls, webchats, emails and letters); and
8. your IP address and information about the technology you're using when you access our website.

If you don't supply this information

If you fail to provide the information we request (at any time), or the information we receive is not correct or complete, we may not offer you some products or services or some of their benefits. Alternatively, we may stop providing you with products or services or some of their benefits.

How we collect information from you

In most cases, we collect personal information directly from you, for example when you apply for membership, take out products with us, make a claim, or when you communicate with us.

When you visit our website, we collect information about your visit using cookies to gather some of this information. See the Digital Services section below for more information.

We may collect personal information about you from third parties in the following ways:

1. We may collect information about your health from health practitioners;
2. We may collect information from your existing KiwiSaver or superannuation provider;
3. We may collect information about you from public registers and publicly available sources;
4. In some cases, Inland Revenue provides us with information about you;
5. We may collect information about you from the Insurance Claims Register or other insurers, for example, if you have previously had insurance cover declined or cancelled.

By applying for membership, taking out insurance with MAS or joining the MAS KiwiSaver Scheme or MAS Retirement Savings Scheme, you authorise MAS to obtain your personal information from third parties as described in this Privacy Statement, and authorise the third party who holds that personal information to disclose your personal information to us.

If you provide us with someone else's personal information, you must first obtain that person's permission to disclose the information.

We use the personal information we hold about you to help us:

1. Consider your application for MAS membership, products and/or services, including to make a proper assessment of your application;
2. Manage your MAS membership, provide products and services to you and to operate our business in order to do so;
3. Manage our relationship with third parties we have introduced to you;
4. Keep you informed about products or services we believe you may be interested in, unless you tell us otherwise or opt out;
5. Keep you informed about products or services offered by companies or organisations that we trust, unless you tell us otherwise or opt out;
6. Conduct data analysis and market research to understand, tailor and improve your experience with us;
7. With quality assurance and training;
8. Validate or provide evidence of a particular transaction, if necessary;
9. Verify your identity;
10. Obtain reinsurance;
11. With any other purposes that you have authorised.

How we may disclose your information

In certain circumstances, we may need to disclose your information to third parties, for example to arrange assessors to visit your property after you submit an insurance claim.

In some cases, we may also be required by law to disclose your personal information, for example to Inland Revenue, or the Financial Markets Authority for regulatory compliance. We may be legally prohibited from telling you we have disclosed your information.

When we disclose your information, we do so in accordance with this Privacy Statement (including any Product Privacy Terms).

Your personal information may be disclosed to:

1. Organisations we work with to offer and/or provide products and services to you;
2. Organisations that offer, promote, manage, provide, administer and/or manage funds, products and/or services associated with us;
3. Third party verification service providers to comply with our legal obligations (for example, anti-money laundering compliance) and to verify identity;
4. Loss adjustors and assessors;
5. Brokers, reinsurers, financiers, other insurance companies and participants in the insurance industry (including the Insurance Claims Register and the Earthquake Commission);
6. to Public Trust and/or Link Market Services in their roles as supervisor and administrator of our retirement savings schemes;
7. to any third-party retirement savings scheme to facilitate your transfer into or out of our retirement savings schemes;
8. Medical and health service providers;
9. Credit reporting agencies;
10. Third parties in circumstances where we reasonably believe there has been an infringement of your rights or those of another party, and disclosure of your information may remedy or assist in the remedy of the infringement;
11. Organisations that provide us with professional advice such as lawyers, accountants, claims investigators and business advisers, and to our suppliers and business partners;
12. Anyone you have authorised us to disclose your information to, including under any Product Privacy Terms.

Overseas disclosure of your information

Occasionally, we may need to disclose your information to third parties based in countries which do not have privacy laws equivalent to those in New Zealand. The most common examples of such disclosures are (a) when we disclose information to reinsurers based overseas to help us obtain reinsurance; and (b) when we disclose information to a foreign retirement savings scheme in response to a request from you that we do so.

We only make disclosures to parties based overseas in limited circumstances, and we only disclose enough information to enable us to operate our business and provide our services. We take such steps as we reasonably can, for example seeking contractual protections, to restrict the use and onward disclosure of your personal information when it is disclosed overseas.

How we collect information about you via our digital services

To improve some of the online services available through our website, we may use cookies to record information about your visit. A cookie is a piece of data stored on a computer or other device that runs on an internet browser. We collect information such as IP address and browser type via cookies only while you are on our website and do not use cookies to collect personal information.

Many browsers permit you to disable or reject cookies. If you do disable or reject cookies you will still be able to use our website. However, you may not be able to use the full functionality of some parts of our website and it may take additional time to use some of the website's functionality.

We may promote products and services using third party vendors, such as Google Remarketing, to target our advertising based on how you interact with our website. Cookies may be used by us and such third party vendors to help offer you online ads that are more specifically tailored to you when you visit other websites. These cookies contain no personally identifiable information, cannot damage files and cannot read information from the hard drive of a computer. You do not need to accept these cookies and can find more information about opting out by visiting the [Google cookies opt out page at https://policies.google.com/technologies/ads](https://policies.google.com/technologies/ads).

We may use your information to market to you through social media channels like Facebook. In this case, we match encrypted (hashed) email addresses with encrypted Facebook data to identify a match in a secure environment. The hashed data is deleted as soon as the match is complete and not kept or used by Facebook or shared with any third party.

Our website may contain links to other websites for your convenience and information. We do not control the linked websites and suggest you review the privacy policies of those websites.

How we store your personal information and keep it secure

We store your information in physical or electronic form ourselves, and we contract with third parties to store some information for us in New Zealand and overseas (including via cloud storage provided by third parties). We have taken reasonable steps to protect your personal information from any loss, unauthorised access, or other misuse.

We keep your personal information for as long as there is a business need or legislative requirement to retain it, for example to help us improve our products and services, correct any errors that may arise, and to offer you other products and services in the future. You can ask us to delete your personal information at any time, and we will comply if we do not have a reasonable justification for not doing so.

Please note that even when we delete your personal information from our live systems, the information may continue to be stored indefinitely in our backup systems (both offline and online).

How you can access and correct your information

Please contact us if you wish to access or correct any information we hold about you; have any privacy concerns; or wish to provide feedback on this privacy statement.

If you have asked us to respond to a specific request or concern, we will let you know who will be handling the matter and when you can expect a full response.

If you are asking us to access or correct your information, please provide as much detail as you can about the information in question to help us retrieve it. If we decide not to make the correction you request and you disagree with our decision, you may ask us to make a note of your requested correction with the information.

How you can contact us

- privacyofficer@mas.co.nz
 - Phone: 0800 800 627;
 - Post:
MAS Privacy Officer
PO Box 13042
Johnsonville
Wellington 6440
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Changes to this Privacy Statement

This Privacy Statement was published September 16 2022 and we may change it from time to time. If we do so, we will make a notification via our website.